

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Richard John Gentekos  
 Donna Marie Gentekos  
 Debtors

Case No. 13-15794-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 48

Date Rcvd: Sep 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2018.

db/jdb Richard John Gentekos, Donna Marie Gentekos, 9 Owl Road, Audubon, PA 19403-2209  
 13091271 Albert J. Scarafone, Jr., 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372  
 13091274 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
 13091277 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
 13091278 Citicards CBNA, 701 East 60th Street, El Paso, TX 79998-2238  
 13099390 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13091280 +First Data Merchant Services, 4000 Coral Ridge Drive, C-230, Coral Springs, FL 33065-7614  
 13091281 +First USA NA, PO Box 15298, Wilmington, DE 19850-5298  
 13091286 M & T Bank, P.O. Box 62182, Buffalo, NY 14240-1288  
 13128057 +M&T Bank, c/o Ann E. Swartz, 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060  
 13091287 +Macy's, P.O. Box 8218, Mason, OH 45040-8218  
 13104920 +NCO FINANCIAL SYSTEMS, INC., Po Box 4275, Norcross, GA 30091-4275  
 13097421 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
 13091289 Nissan-Infiniti LT, P.O. Box 660695, Dallas, TX 75266-0695  
 13091291 +Pinnacle Credit Services, 7900 Highway7 #100, Saint Louis Park, MN 55426-4045  
 13091294 +TNB Target, P.O. Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 19 2018 02:40:07 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2018 02:39:18  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 19 2018 02:39:43 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 19 2018 02:39:34 Jefferson Capital Systems LLC,  
 PO BOX 7999, ST CLOUD, MN 56302-9617  
 13146761 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 19 2018 02:51:46  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13091272 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 19 2018 02:39:20 Asset Acceptance LLC,  
 P.O. Box 1630, Warren, MI 48090-1630  
 13100355 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Sep 19 2018 02:39:20 Asset Acceptance LLC,  
 PO Box 2036, Warren, MI 48090-2036  
 13091275 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 19 2018 02:51:29 Capital One Bank USA,  
 PO Box 30281, Salt Lake City, UT 84130-0281  
 13091276 +E-mail/Text: bankruptcy@caavps.com Sep 19 2018 02:39:40 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323  
 13091279 E-mail/Text: mrdiscen@discover.com Sep 19 2018 02:38:32 Discover Financial Services,  
 P.O. Box 15316, Wilmington, DE 19850  
 13120117 E-mail/Text: mrdiscen@discover.com Sep 19 2018 02:38:32 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13091282 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2018 02:52:35 GE Capital Retail Bank,  
 P.O. Box 965020, Orlando, FL 32896-5020  
 13091283 +E-mail/PDF: gecsedirecoverycorp.com Sep 19 2018 02:51:33 GECCRB/Bebe, PO Box 965005,  
 Orlando, FL 32896-5005  
 13091284 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2018 02:52:35 GECCRB/Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 13170275 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 19 2018 02:39:34 Jefferson Capital Systems LLC,  
 PO BOX 7999, SAINT CLOUD MN 56302-9617  
 13091285 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 19 2018 02:52:14 LVNV Funding,  
 P.O. Box 10497, Greenville, SC 29603-0497  
 13198151 E-mail/PDF: resurgentbknofications@resurgent.com Sep 19 2018 02:51:43  
 LVNV Funding, LLC its successors and assigns as, assignee of Bank of America, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13124720 E-mail/Text: camanagement@mtb.com Sep 19 2018 02:38:44 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240  
 13091288 +E-mail/Text: electronicbkydocs@nelnet.net Sep 19 2018 02:39:25 NelNet, PO Box 82561,  
 Lincoln, NE 68501-2561  
 13091290 +E-mail/Text: bnc@nordstrom.com Sep 19 2018 02:38:37 Nordstrom FSB, P.O. Box 13589,  
 Scottsdale, AZ 85267-3589  
 13120082 +E-mail/Text: bnc@nordstrom.com Sep 19 2018 02:38:37 Nordstrom fsb, P.O. Box 6566,  
 Englewood, CO 80155-6566  
 13193956 +E-mail/Text: bncmail@w-legal.com Sep 19 2018 02:39:42 OAK HARBOR CAPITAL VII, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13091270 +E-mail/Text: ustpreregion03.ph.ecf@usdoj.gov Sep 19 2018 02:39:23  
 Office of the United States Trustee, 833 Chestnut Street, Suite 501,  
 Philadelphia, PA 19107-4405  
 13204316 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2018 02:52:06  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541

District/off: 0313-2

User: ChrissyW  
Form ID: 138NEW

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Total Noticed: 48

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13203815 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2018 02:51:34  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
13091292 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2018 02:52:35  
Portfolio Recovery Services, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4952  
13131148 E-mail/Text: bnc-quantum@quantum3group.com Sep 19 2018 02:38:56  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13145940 E-mail/Text: bnc-quantum@quantum3group.com Sep 19 2018 02:38:56  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13113853 +E-mail/Text: bncmail@w-legal.com Sep 19 2018 02:39:30 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13091295 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2018 02:38:50 Victoria's Secret,  
P.O. Box 182789, Columbus, OH 43218-2789  
13091297 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 19 2018 02:38:50 WFNB/Express,  
PO Box 182789, Columbus, OH 43218-2789  
13091296 +E-mail/Text: BKRMailOps@weltman.com Sep 19 2018 02:39:26 Weltman, Weinberg & Reis, Co.,  
325 Chestnut Street, Suite 1120, Philadelphia, PA 19106-2605

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13091383\* Albert J. Scarafone, Jr., 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372  
13091384\* +Asset Acceptance LLC, P.O. Box 1630, Warren, MI 48090-1630  
13091386\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
13091273\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
13091385\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
13091387\* +Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281  
13091388\* +Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323  
13091389\* +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
13091390\* Citicards CBNA, 701 East 60th Street, El Paso, TX 79998-2238  
13091391\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Financial Services, P.O. Box 15316,  
Wilmington, DE 19850)  
13091269\* Donna Marie Gentekos, 9 Owl Road, Audubon, PA 19403-2209  
13091381\* Donna Marie Gentekos, 9 Owl Road, Audubon, PA 19403-2209  
13091392\* +First Data Merchant Services, 4000 Coral Ridge Drive, C-230, Coral Springs, FL 33065-7614  
13091393\* +First USA NA, PO Box 15298, Wilmington, DE 19850-5298  
13091394\* GE Capital Retail Bank, P.O. Box 965020, Orlando, FL 32896-5020  
13091395\* +GECRB/Bebe, PO Box 965005, Orlando, FL 32896-5005  
13091396\* GECRB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
13170277\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
13091397\* +LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497  
13091398\* M & T Bank, P.O. Box 62182, Buffalo, NY 14240-1288  
13091399\* +Macy's, P.O. Box 8218, Mason, OH 45040-8218  
13091400\* +NelNet, PO Box 82561, Lincoln, NE 68501-2561  
13091401\* Nissan-Infiniti LT, P.O. Box 660695, Dallas, TX 75266-0695  
13091402\* +Nordstrom FSB, P.O. Box 13589, Scottsdale, AZ 85267-3589  
13091382\* +Office of the United States Trustee, 833 Chestnut Street, Suite 501,  
Philadelphia, PA 19107-4405  
13091403\* +Pinnacle Credit Services, 7900 Highway7 #100, Saint Louis Park, MN 55426-4045  
13091404\* +Portfolio Recovery Services, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4952  
13091268\* Richard John Gentekos, 9 Owl Road, Audubon, PA 19403-2209  
13091380\* Richard John Gentekos, 9 Owl Road, Audubon, PA 19403-2209  
13091405\* Stonebridge Bank, 624 Willowbrook Lane, West Chester, PA 19382-5554  
13091406\* +TNB Target, P.O. Box 673, Minneapolis, MN 55440-0673  
13091407\* +Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789  
13091409\* +WFNB/Express, PO Box 182789, Columbus, OH 43218-2789  
13091408\* +Weltman, Weinberg & Reis, Co., 325 Chestnut Street, Suite 1120,  
Philadelphia, PA 19106-2605  
13091293 ##Stonebridge Bank, 624 Willowbrook Lane, West Chester, PA 19382-5554

TOTALS: 0, \* 34, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2

User: ChrissyW  
Form ID: 138NEW

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Total Noticed: 48

Date Rcvd: Sep 18, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

ALBERT J. SCARAFONE, JR. on behalf of Debtor Richard John Gentekos scarafone@comcast.net,  
ascarafone@gmail.com;r39418@notify.bestcase.com  
ALBERT J. SCARAFONE, JR. on behalf of Joint Debtor Donna Marie Gentekos scarafone@comcast.net,  
ascarafone@gmail.com;r39418@notify.bestcase.com  
ALEXANDRA T. GARCIA on behalf of Creditor M&T Bank ecfmail@mwc-law.com,  
ecfmail@ecf.courtdrive.com  
ANDREW F GORNALL on behalf of Creditor M&T BANK agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Richard John Gentekos and Donna  
Marie Gentekos

Debtor(s)

Bankruptcy No: 13-15794-amc  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 9/18/18